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Bar No#: 19305000 B1 (Official Form 1) (4/10)

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UNITED STATES BANKRUPTCY CO SOUTHERN DISTRICT OF TEXA MCALLEN DIVISION							luntary Petition	
Name of Debtor (if individual, enter Last, First, <b>Rodriguez, Ricardo</b>	Middle):				of Joint Debtor (Sp <b>iguez, Norma</b>		st, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					er Names used by e married, maiden			rs
Last four digits of Soc. Sec. or Individual-Taxpathan one, state all): xxx-xx-2460	ayer I.D. (ITIN)/Comp	plete EIN (if mor	е			ec. or Individual-		N)/Complete EIN (if more
Street Address of Debtor (No. and Street, City, <b>8617 Zurich Ave. Mission, TX</b>	, and State):	ZIP CODE 78573		8617	Address of Joint D Zurich Ave. ion, TX	ebtor (No. and S	Street, City, and S	ZIP CODE   78573
County of Residence or of the Principal Place Hidalgo	of Business:	10010		County <b>Hida</b> l	of Residence or o	of the Principal P	lace of Business:	
Mailing Address of Debtor (if different from stre 8617 Zurich Ave. Mission, TX	eet address):			Mailing 8617	Address of Joint I Zurich Ave. ion, TX	Debtor (if differer	nt from street add	ress):
		ZIP CODE <b>78573</b>						ZIP CODE <b>78573</b>
Location of Principal Assets of Business Debto	or (if different from str	eet address abo	ove):					ZIP CODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filling Fee (Check this form)  Filling Fee attached. ☐ Filling Fee to be paid in installments (application for the court's consider unable to pay fee except in installments. ☐ Filling Fee waiver requested (applicable to attach signed application for the court's court's court's court's considerable to pay fee except in installments.	(Check by Licable to individuals or action certifying that required to chapter 7 individuals or	Real Estate as of 101(51B)  roker  roker  cempt Entity  ox, if applicable.  c-exempt organ of the United Semal Revenue of the United Semal Rev	) ization states Code).	Check	the Perchapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are primarily ebts, defined in 11 101(8) as "incurredividual primarily fersonal, family, or old purpose." Debtor is a small bulebtor is not a small bulebtor is not a small bulebtor's aggregate in 4/01/13 and every and 4/01/13 and every set all applicable plan is being filed	Natur (Chectonsumer U.S.C. ad by an or a chouse-  Chapter siness debtor as II business debtor as II business debtor are less than \$2 ary three years the boxes: with this petition plan were solicit	of a For Chapte of a For Chapt	e box.)  r 15 Petition for Recognition reign Main Proceeding r 15 Petition for Recognition reign Nonmain Proceeding  are primarily as debts.  s.C. § 101(51D). 1 U.S.C. § 101(51D). cluding debts owed to count subject to adjustment
Statistical/Administrative Information  Debtor estimates that funds will be availa  Debtor estimates that, after any exempt purpose there will be no funds available for distribution of Creditors  Stimated Number of Creditors  1-49 50-99 100-199 200-999	ble for distribution to property is excluded a ution to unsecured c	and administrati		es paid	25,001- 50,000	50,001- 100,000	Over 100,000	THIS SPACE IS FOR COURT USE ONLY
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,000 \$500,000 to \$1 mill	1 \$1,000,001	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion		
Estimated Liabilities		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

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Voluntary Petition Name of Debtor(s): Ricardo Rodriguez				
(This page must be completed and filed in every case.)  Norma L. Rodriguez				
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)				
Location Where Filed: None	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)				
Name of Debtor: None	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed if	proceed under chapter 7, 11, 12, or 13 proceed under chapter 7, 11, 12, or 13 proceed under each		
Exh	libit C	Date		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No.				
Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.				
Information Regarding the Debtor - Venue (Check any applicable box.)				
Debtor has been domiciled or has had a residence, principal place of be preceding the date of this petition or for a longer part of such 180 days	·	strict for 180 days immediately		
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Resides as a Tenant of Residential Property  (Check all applicable boxes.)				
Landlord has a judgment against the debtor for possession of debtor's	· · · · · · · · · · · · · · · · · · ·	the following.)		
7)	Name of landlord that obtained judgme	nt)		
<del>-</del>	Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are circu		ld be permitted to cure the entire		
monetary default that gave rise to the judgment for possession, after the	he judgment for possession was entere	ed, and		
Debtor has included in this petition the deposit with the court of any repetition.	nt that would become due during the 30	0-day period after the filing of the		
Debtor certifies that he/she has served the Landlord with this certificat	ion. (11 U.S.C. § 362(I)).			

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## **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): Ricardo Rodriguez
Norma L. Rodriguez

## **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Ricardo Rodriguez
Ricardo Rodriguez

X /s/ Norma L. Rodriguez
Norma L. Rodriguez

Telephone Number (If not represented by attorney)

07/27/2010

Date

#### Signature of Attorney\*

/s/ Ellen C. Stone

Bar No. 19305000

The Stone Law Firm, P.C. 4900 N. 10th St. Northtowne Centre, A-2 McAllen, TX 78504

Phone No. (956) 630-2822 Fax No. (956) 631-0742

07/27/2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authori	zed Individ	ual	
Printed N	lame of Au	thorized Inc	dividual	
Title of A	uthorized In	ndividual		

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- □ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)		
(Printed Name of Foreign Representative)		

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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#### B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION

In re:	Ricardo Rodriguez	Case No.	
	Norma L. Rodriguez		(if known)
	Debtor(s)		

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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## B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT **SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION**

Ricardo Rodriguez Case No. In re: Norma L. Rodriguez (if known)

Debtor(s)

## **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Ricardo Rodriguez  Ricardo Rodriguez
Date: <b>07/27/2010</b>

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Debtor(s)

#### B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION

In re:	Ricardo Rodriguez	Case No.	
	Norma L. Rodriguez		(if known)

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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## B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT **SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION**

Ricardo Rodriguez Case No. In re: Norma L. Rodriguez (if known)

Debtor(s)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Norma L. Rodriguez  Norma L. Rodriguez
Date: <b>07/27/2010</b>

B6A (Official Form 6A) (12/07)

In re	Ricardo Rodriguez		
	Norma L. Rodriguez		

Case No.	
	(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
8617 Zurich Ave., Mission, TX 78572 Hidalgo County North Bryan Estates Lot 75	Homestead	O	\$93,454.00	\$77,040.00
	Tot		¢02.454.00	

Total: \$93,454.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Ricardo Rodriguez
	Norma L. Rodriguez

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		cash on hand	С	\$20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Compass - checking \$1,200 savings \$16.00	С	\$1,216.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		sofa, loveseat, recliner, television, vcr/dvd, stove, refrigerator, microwave oven, small appliances, pots/pans, dishes/glassware, flatware, 2 queen beds, 2 dressers, 2 chest of drawers, 2 night stands, 2 television, vcr/dvd combo, washer, dryer, garden tools, hand tools, electric tools, towels, and linens	С	\$3,450.00
		1 dining table with 6 chairs and china cabinet	С	\$2,800.00
		television	С	\$300.00
		bedroom set	С	\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Debtor - suits, shirts, jeans/slacks, pairs of shoes, and coats Spouse - dresses, blouses, jeans/slacks, skirts, pairs of shoes, and coats	С	\$500.00

In re Ricardo Rodriguez	Case No.	
Norma L. Rodriguez		(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		Debtor - wedding band and watch Spouse - wedding band and ring, watch, chains, bracelets, pairs of earrings, and custom jewelry	С	\$500.00
8. Firearms and sports, photographic, and other hobby equipment.		1 digital camera	С	\$50.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Debtor's Life Insurance - term policy (face value \$50,000) Spouse's Life Insurance - term policy (face value \$100,000)	С	\$0.00
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Spouse's TRS - estimated	С	\$12,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			

In re Ricardo Rodriguez Norma L. Rodriguez

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Child Support backpay	С	\$20,000.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			

In re Ricardo Rodriguez Norma L. Rodriguez

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Chrysler 300	С	\$23,000.00
and other vehicles and accessories.		2007 Dodge Ram	С	\$22,750.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	х			
31. Animals.		1 cat	С	\$0.00
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	х			

B6B (Official Form 6B) (12/07) -- Cont.

In re	Ricardo Rodriguez			
	Norma L. Rodriguez			

Case No.	
_	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
	-	continuation sheets attached Total	l >	\$87,086.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re Ricardo Rodriguez	Case No.
Norma L. Rodriguez	

Case No.	
	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
8617 Zurich Ave., Mission, TX 78572 Hidalgo County North Bryan Estates Lot 75	11 U.S.C. § 522(d)(1)	\$16,414.00	\$93,454.00
cash on hand	11 U.S.C. § 522(d)(5)	\$20.00	\$20.00
Compass - checking \$1,200 savings \$16.00	11 U.S.C. § 522(d)(5)	\$1,216.00	\$1,216.00
sofa, loveseat, recliner, television, vcr/dvd, stove, refrigerator, microwave oven, small appliances, pots/pans, dishes/glassware, flatware, 2 queen beds, 2 dressers, 2 chest of drawers, 2 night stands, 2 television, vcr/dvd combo, washer, dryer, garden tools, hand tools, electric tools, towels, and linens	11 U.S.C. § 522(d)(3)	\$3,450.00	\$3,450.00
1 dining table with 6 chairs and china cabinet	11 U.S.C. § 522(d)(3)	\$0.00	\$2,800.00
television	11 U.S.C. § 522(d)(3)	\$0.00	\$300.00
bedroom set	11 U.S.C. § 522(d)(3)	\$0.00	\$500.00
Debtor - suits, shirts, jeans/slacks, pairs of shoes, and coats	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
Spouse - dresses, blouses, jeans/slacks, skirts, pairs of shoes, and coats			
* Amount subject to adjustment on 4/1/13 and every three commenced on or after the date of adjustment.	e years thereafter with respect to cases	\$21,600.00	\$102,240.00

B6C (Official Form 6C) (4/10) -- Cont.

In re	Ricardo Rodriguez
	Norma L. Rodriguez

Case No.	
	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

	ı		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Debtor - wedding band and watch	11 U.S.C. § 522(d)(4)	\$500.00	\$500.00
Spouse - wedding band and ring, watch, chains, bracelets, pairs of earrings, and custom jewelry			
1 digital camera	11 U.S.C. § 522(d)(5)	\$50.00	\$50.00
Debtor's Life Insurance - term policy (face value \$50,000)	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
Spouse's Life Insurance - term policy (face value \$100,000)			
Spouse's TRS - estimated	11 U.S.C. § 522(d)(12)	\$12,000.00	\$12,000.00
Child Support backpay	11 U.S.C. § 522(d)(10)(D)	\$20,000.00	\$20,000.00
2007 Chrysler 300	11 U.S.C. § 522(d)(2)	\$824.00	\$23,000.00
2007 Dodge Ram	11 U.S.C. § 522(d)(2)	\$5.00	\$22,750.00
1 cat	11 U.S.C. § 522(d)(3)	\$0.00	\$0.00
		\$54,979.00	\$180,540.00

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B6D (Official Form 6D) (12/07) In re Ricardo Rodriguez Norma L. Rodriguez

Case No.	
	(if known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)  ACCT #: 1560074853763	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN  DATE INCURRED: 07/2003 NATURE OF LIEN:	CONTINGENT	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Chase 9451 Corbin Avenue Northridge, CA 91328		С	Conventional Real Estate Mortgage COLLATERAL: 8617 Zurich Ave., Mission, TX 78572 Hidalgo Cou REMARKS:			\$62,747.00	
ACCT #: xxxxxxxxxx3813  Chase 9451 Corbin Avenue Northridge, CA 91328		С	VALUE: \$93,454.00  DATE INCURRED: 07/2003  NATURE OF LIEN: Real Estate Mortgage without Other Collateral  COLLATERAL: 8617 Zurich Ave., Mission, TX 78572 Hidalgo Cou  REMARKS:			\$14,293.00	
ACCT #: xxxxxx1986  Chrysler Financial 5225 Crooks Rd Ste 140 Troy, MI 48098		С	VALUE: \$93,454.00  DATE INCURRED: 02/2007 NATURE OF LIEN: Purchase Security Agreement COLLATERAL: 2007 Dodge Ram REMARKS:  VALUE: \$22,750.00			\$22,745.00	
ACCT #: xxxxxx3298  Chrysler Financial 5225 Crooks Rd Ste 140 Troy, MI 48098		С	DATE INCURRED: 03/2007 NATURE OF LIEN: Purchase Security Agreement COLLATERAL: 2007 Chrysler 300 C Hemi REMARKS:			\$22,176.00	
			Subtotal (Total of this P Total (Use only on last p	_	- 1	\$121,961.00	\$0.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

\_continuation sheets attached

Case No.	
	(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

		HUSBAND, WIFE, JOINT, OR COMMUNITY	DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	WITHOUT DEDUCTING VALUE OF COLLATERAL	ANY
ACCT #: xx1205  Gonzalez Fur 2904 S 23rd St Mcallen, TX 78503		С	DATE INCURRED: 09/05/2009 NATURE OF LIEN: Installment Sales Contract COLLATERAL: 1 table with china cabinet REMARKS:				\$2,800.00	
ACCT #: xx7173  Lack's Furniture 1300 San Patricia Dr. Pharr, TX 78577		С	VALUE: \$2,800.00  DATE INCURRED: 06/19/2004 NATURE OF LIEN: Purchase Security Agreement COLLATERAL: bedroom set REMARKS:				\$1,646.00	\$1,146.00
ACCT #: xx1225  Lacks Valley Stores Lt 1300 San Patricia Pharr, TX 78577		С	VALUE: \$500.00  DATE INCURRED: 04/2005 NATURE OF LIEN: Installment Sales Contract COLLATERAL: television REMARKS:  VALUE: \$300.00				\$847.00	\$547.00
Sheet no. 1 of 1 continu	ation :	sheet	s attached Subtotal (Total of this F	· · ·	e) >		\$5,293.00	\$1,693.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/10)

In re Ricardo Rodriguez Norma L. Rodriguez

Case No.	
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	1continuation sheets attached

B6E (Official Form 6E) (04/10) - Cont.

In re Ricardo Rodriguez Norma L. Rodriguez

Case No.	
	(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:		_	DATE INCURRED: <b>07/20/2010</b>						
The Stone Law Firm, P.C. 4900 N. 10th St. Northtowne Centre, A-2 McAllen, TX 78504		С	CONSIDERATION: Attorney Fees REMARKS:				\$2,509.00	\$2,509.00	\$0.00
Sheet no1 of1 contir				pag	ge)	>	\$2,509.00	\$2,509.00	\$0.00
	nly	y on l	aims last page of the completed Schedule n the Summary of Schedules.)		tal	>	\$2,509.00		
If appl	ica	able,	Tast page of the completed Schedule report also on the Statistical Summan bilities and Related Data.)		als	>		\$2,509.00	\$0.00

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B6F (Official Form 6F) (12/07) In re Ricardo Rodriguez Norma L. Rodriguez

Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors holding	ıg u	insed	cured claims to report on this Schedule F.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	O TEDI ITED		AMOUNT OF CLAIM
ACCT #: xxx5426 Ais Services Llc 50 California St Ste 150 San Francisco, CA 94111		С	DATE INCURRED: 09/2009 CONSIDERATION: Revolving Charge Account REMARKS:					\$2,041.00
ACCT #: xxxx6344 Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		С	DATE INCURRED: 12/2006 CONSIDERATION: Revolving Charge Account REMARKS:					\$539.00
ACCT #: x6910 ATLAS CREDIT - Mission 901 N. CONWAY AVE. MISSION, TX 78572		С	DATE INCURRED: 04/2007 CONSIDERATION: SIGNATURE LOAN REMARKS:					\$1,017.00
ACCT#: xxxxxxxx9902  B&w Finance 909 1/2 Conway Mission, TX 78572		С	DATE INCURRED: 11/06/2009 CONSIDERATION: Signature Loan REMARKS:					\$1,332.00
ACCT #: xxxxxx0038  Carmel Financial Cor 101 E. Carmel Dr./ Ste 200  Carmel, IN 46032		С	DATE INCURRED: 05/2008 CONSIDERATION: Sales contract REMARKS:					\$662.00
ACCT #: xxxxxxxxxxxx9238  Ccs/cortrust Bank 500 E 60th St N Sioux Falls, SD 57104		С	DATE INCURRED: 01/2006 CONSIDERATION: Revolving Charge Account REMARKS:					\$469.00
Subtotal >  Total >  (Use only on last page of the completed Schedule F.)  5continuation sheets attached (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)								\$6,060.00

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITNOC	INITOTITOTED	DISPITED	AMOUNT OF CLAIM	F
ACCT#: xxxxx9261 Citgo Oil / Citibank Attn: Centralized Bankruptcy PO Box 20432 Kansas City, MO 64195		С	DATE INCURRED: 06/2005 CONSIDERATION: Revolving Charge Account REMARKS:				\$897	7.00
ACCT #: xxxxxxxxxxxxxx3079 Citibank Usa Attn.: Centralized Bankruptcy PO Box 20363 Kansas City, MO 64195		С	DATE INCURRED: 03/2004 CONSIDERATION: Revolving Charge Account REMARKS:				\$4,970	).00
ACCT#: xxxxx0759 Credit First PO Box 818011 Cleveland, OH 44181		С	DATE INCURRED: 09/2008 CONSIDERATION: Revolving Charge Account REMARKS:				\$393	3.00
ACCT #: xx1169 Creditors Service c/o McAllen Pathology 860 W Price Rd Brownsville, TX 78520		С	DATE INCURRED: 11/2005 CONSIDERATION: Medical Bill REMARKS:				\$556	3.00
ACCT#: xx6680  Creditors Service Bure c/o RGV Anesthesi 860 W Price Rd Brownsville, TX 78520		С	DATE INCURRED: 09/2005 CONSIDERATION: Medical Bill REMARKS:				\$4,125	5.00
ACCT #: xx3046 Creditors Service c/o McAllen Pathology 860 W Price Rd Brownsville, TX 78520		С	DATE INCURRED: 02/2005 CONSIDERATION: Medical Bill REMARKS:				\$261	I. <b>00</b>
Sheet no. <u>1</u> of <u>5</u> continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		ıs	hed to  (Use only on last page of the completed sort also on Summary of Schedules and, if applications and Statistical Summary of Certain Liabilities and Re	Sched able, c	Γota ule on t	al > F.) he		2.00

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: xx6422  Creditors Service c/o McAllen Pathology 860 W Price Rd Brownsville, TX 78520		С	DATE INCURRED: 08/2005 CONSIDERATION: Medical Bill REMARKS:				\$138.00
ACCT #: xx9239  Gemb/jcp Attention: Bankruptcy PO Box 103104 Roswell, GA 30076		С	DATE INCURRED: 12/2004 CONSIDERATION: Revolving Charge Account REMARKS:				\$1,904.00
ACCT #: xxxxxxxx5425  Gemb/mens Wearhouse PO Box 103104 Atlanta, GA 30328		С	DATE INCURRED: 09/2005 CONSIDERATION: Revolving Charge Account REMARKS:				\$656.00
ACCT#: xxxxxxxxxxxx7507  Hsbc Bank ATTN: BANKRUPTCY PO BOX 5253 Carol Stream, IL 60197	-	С	DATE INCURRED: 02/2001 CONSIDERATION: Revolving Charge Account REMARKS:				\$700.00
ACCT#: xxxxxxxx0419  Hsbc Best Buy Attn: Bankruptcy PO Box 5263 Carol Stream, IL 60197		С	DATE INCURRED: 11/2002 CONSIDERATION: Revolving Charge Account REMARKS:				\$1,400.00
ACCT#: xxxxxxxxxxx0438 Hsbc/bose Pob 15521 Wilmington, DE 19805	-	С	DATE INCURRED: 01/2004 CONSIDERATION: Revolving Charge Account REMARKS:				\$658.00
Sheet no <b>2</b> of <b>5</b> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	laim	IS	(Use only on last page of the completed Schort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	edu e, o	ota ıle n th	l > F.) ne	

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx0032 Hscb/nautl Pob 15521 Wilmington, DE 19805		С	DATE INCURRED: 08/19/2006 CONSIDERATION: Revolving Charge Account REMARKS:				\$2,041.00
ACCT #: xxxxxxxxxx0003  Jefferson Capital Syst c/o Fingerhut 16 Mcleland Rd Saint Cloud, MN 56303		С	DATE INCURRED: 03/2009 CONSIDERATION: Revolving Account REMARKS:				\$394.00
ACCT #: xxxxxxxx4318  Lowes / MBGA Attention: Bankruptcy Department PO Box 103104 Roswell, GA 30076		С	DATE INCURRED: 08/2003 CONSIDERATION: Revolving Charge Account REMARKS:				\$1,464.00
ACCT#: xxxxxxxxxxxx6447  Merrick Bk PO Box 23356 Pittsburg, PA 15222		С	DATE INCURRED: 01/2006 CONSIDERATION: Revolving Charge Account REMARKS:				\$600.00
ACCT#: xxxxxx3523  Midland Credit Mgmt c/o First Nat'l Ban PO Box 939019 San Diego, CA 92193		С	DATE INCURRED: 01/2008 CONSIDERATION: Revolving Charge Account REMARKS:				\$238.00
ACCT#: xxxxxx9368  Midland Credit Mgmt c/o Aspire Visa PO Box 939019 San Diego, CA 92193		С	DATE INCURRED: 05/2007 CONSIDERATION: Revolving Charge Account REMARKS:				\$1,256.00
Sheet no. 3 of 5 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		ns	hed to Su  (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Related	nedu e, o	ota ıle n tl	l > F.) ne	\$5,993.00

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: xxxxxx3920  Midland Credit Mgmt c/o First Savings Ba PO Box 939019 San Diego, CA 92193		С	DATE INCURRED: 01/2008 CONSIDERATION: Revolving Charge Account REMARKS:				\$276.00
ACCT #: xxxx1729  Nco/inovision-medclr Attn: Bankruptcy 507 Prudential Rd Horsham, PA 19044		С	DATE INCURRED: 10/2006 CONSIDERATION: Medical Bill REMARKS:				\$695.00
ACCT #: xxxx3558  Noble Fin 25331 1h 10 West San Antonio, TX 78257		С	DATE INCURRED: 11/13/2009 CONSIDERATION: Signature Loan REMARKS:				\$1,068.00
ACCT #: 8003  Parra Loan Company 1030 N Conway Ave Mission, TX 78572		С	DATE INCURRED: 06/1998 CONSIDERATION: Signature Loan REMARKS:				\$2,007.00
ACCT#: xxxxxxxxxxxx8049  Portfolio Rc c/o HSBC Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541		С	DATE INCURRED: 09/2007 CONSIDERATION: Revolving Charge Account REMARKS:				\$638.00
ACCT #: xxxxxxxxxxxx7246  Portfolio Rc c/o HSBC Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541		С	DATE INCURRED: 11/2007 CONSIDERATION: For Notice Only REMARKS:				\$0.00
Sheet no. 4 of 5 continuation she Schedule of Creditors Holding Unsecured Nonpriority C	laim	S	(Use only on last page of the completed Schort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Related	edu e, o	ota ile n th	l > F.) ne	

Case No.		
	(if known)	-

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY		THEOREM	UNITOUIDATED		AMOUNT OF CLAIM
ACCT#: xxxxxxxxx5965 Sears/cbsd Po Box 6189 Sioux Falls, SD 57117		С	DATE INCURRED: 08/1999 CONSIDERATION: Revolving Charge Account REMARKS:				\$3,530.00
ACCT #: xxxxx0446  Shell Oil / Citibank Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195		С	DATE INCURRED: 06/2005 CONSIDERATION: Revolving Charge Account REMARKS:				\$762.00
ACCT #: 970 Sun Loan #120 1015 N Consway Mission, TX 78572		С	DATE INCURRED: 11/2009 CONSIDERATION: Signature Loan REMARKS:				\$635.00
ACCT #: xxxxxxxx4404 Tnb-visa PO Box 560284 Dallas, TX 75356		С	DATE INCURRED: 03/2004 CONSIDERATION: Revolving Charge Account REMARKS:				\$1,584.00
ACCT#: xxxx7373  Toledo Finance 102 E. 11th St., Ste. B Mission, TX 78572		С	DATE INCURRED: CONSIDERATION: Signature Loan REMARKS:				\$604.00
Sheet no. <u>5</u> of <u>5</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	aim	IS	(Use only on last page of the completed S ort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	ched ble, d	Γota lule on t	al > F.) he	.) e

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B6G (Official Form 6G) (12/07)

In re Ricardo Rodriguez
Norma L. Rodriguez

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)
In re Ricardo Rodriguez
Norma L. Rodriguez

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re Ricardo Rodriguez Norma L. Rodriguez

Case No.	
	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents of I	Debtor and Spo	ouse	
Married	Relationship(s): Daughter A	(s): 15 years	Relationship	(s):	Age(s):
Employment:	Debtor		Spouse		
Occupation	Unemployed		Secretary		
Name of Employer			Mission CISI	)	
How Long Employed			20 years		
Address of Employer			1201 Bryce I		
			Mission, TX	78572	
	rerage or projected monthly income			DEBTOR	SPOUSE
	, salary, and commissions (Prorate	if not paid monthly)		\$0.00	\$1,718.25
2. Estimate monthly ove	ertime		ŗ	\$0.00	\$0.00
3. SUBTOTAL	SUCTIONS			\$0.00	\$1,718.25
4. LESS PAYROLL DE	ides social security tax if b. is zero)			\$0.00	\$0.00
b. Social Security Ta				\$0.00 \$0.00	\$0.00 \$0.00
c. Medicare	•			\$0.00	\$24.91
d. Insurance				\$0.00	\$0.00
e. Union dues				\$0.00	\$0.00
f. Retirement	/TRS	_		\$0.00	\$109.97
g. Other (Specify)		Insurance		\$0.00	\$11.17
h. Other (Specify)	/ Life			\$0.00 \$0.00	\$16.90 \$0.00
<ul><li>i. Other (Specify)</li><li>j. Other (Specify)</li></ul>				\$0.00 \$0.00	\$0.00 \$0.00
k. Other (Specify)		_		\$0.00	\$0.00
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS		[	\$0.00	\$162.95
6. TOTAL NET MONTH	LY TAKE HOME PAY			\$0.00	\$1,555.30
7. Regular income from	operation of business or profession	or farm (Attach det	ailed stmt)	\$0.00	\$0.00
8. Income from real pro	perty	•	ŕ	\$0.00	\$0.00
<ol><li>Interest and dividend</li></ol>			_	\$0.00	\$0.00
	e or support payments payable to th	ne debtor for the deb	otor's use or	\$0.00	\$0.00
that of dependents lis					
11. Social security of gov	vernment assistance (Specify):			\$0.00	\$400.00
12. Pension or retiremen				\$0.00	\$0.00
13. Other monthly incom	e (Specify):			•	
a. Family contribution				\$1,200.00	\$0.00
b				\$0.00	\$0.00
C	0 = TUD 0 U 0 U 46			\$0.00	\$0.00
14. SUBTOTAL OF LINE				\$1,200.00	\$400.00
	Y INCOME (Add amounts shown or	·		\$1,200.00	\$1,955.30
16. COMBINED AVERAGE	GE MONTHLY INCOME: (Combine	column totals from li	ne 15)	\$3,1	55.30

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Debtor is out on sick leave. He should be going back to work in about 1 - 2 months or claim disability.

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B6J (Official Form 6J) (12/07)

IN RE: Ricardo Rodriguez Norma L. Rodriguez

Case No.	
	(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of	the debtor and the debtor's family at time case filed.	Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate	. The average monthly expenses calculated on this f	orm may
differ from the deductions from income allowed on Form 22A or 22C.		

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schelabeled "Spouse."	dule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	\$668.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$180.00 \$38.00
3. Home maintenance (repairs and upkeep)  4. Food  5. Clothing  6. Laundry and dry cleaning  7. Medical and dental expenses  8. Transportation (not including car payments)  9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10. Charitable contributions	\$300.00 \$25.00 \$20.00 \$150.00 \$20.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$75.00 \$80.00 \$110.00
12. Taxes (not deducted from wages or included in home mortgage payments)  Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: Chrysler b. Other: c. Other: d. Other:	\$788.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$2,454.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: <b>None.</b>	the filing of this

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I

\$3,155.30 \$2,454.00

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

\$701.30

B6 Summary (Official Form 6 - Summary) (12/07)

#### **UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION**

In re Ricardo Rodriguez Norma L. Rodriguez Case No.

Chapter 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$93,454.00		
B - Personal Property	Yes	5	\$87,086.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		\$127,254.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$2,509.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$40,510.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,155.30
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,454.00
	TOTAL	22	\$180,540.00	\$170,273.00	

Form 6 - Statistical Summary (12/07)

#### **UNITED STATES BANKRUPTCY COURT** SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION

In re Ricardo Rodriguez Norma L. Rodriguez Case No.

Chapter 13

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$3,155.30
Average Expenses (from Schedule J, Line 18)	\$2,454.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$5,469.01

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$1,693.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$2,509.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$40,510.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$42,203.00

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B6 Declaration (Official Form 6 - Declaration) (12/07)

Case No.	
	(if known)

In re Ricardo Rodriguez Norma L. Rodriguez

DECLARATION CONCERNING DEBTOR'S SCHEDULES
<b>DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR</b>

DEGLARATION ON	SER I ENACTI OF I EROOK! BY INDIVIDUAL DEBTOR	
I declare under penalty of perjury that I have r sheets, and that they are true and correct to the be	read the foregoing summary and schedules, consisting ofest of my knowledge, information, and belief.	24
Date <u>07/27/2010</u>	Signature /s/ Ricardo Rodriguez  Ricardo Rodriguez	
Date <u>07/27/2010</u>	Signature /s/ Norma L. Rodriguez Norma L. Rodriguez	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/10)

#### **UNITED STATES BANKRUPTCY COURT** SOUTHERN DISTRICT OF TEXAS **MCALLEN DIVISION**

In re:	Ricardo Rodriguez	Case No.	
	Norma L. Rodriguez		(if known)

	STATEMENT OF FINANCIAL AFFAIRS		
1. Income from employment or operation of business  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
	SOURCE 2008 Debtor's Income		
\$18,306.00 \$45,515.00 \$20,861.00 \$22,617.63 \$12,027.75	2008 Spouse's Income 2009 Debtor's Income 2009 Spouse's Income 2010 YTD Debtor's Income 2010 YTD Spouse's Income		
2. Income other than from employment or operation of business  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  AMOUNT SOURCE  \$3,600.00 2008 Child Support  \$3,600.00 2009 Child Support			
	State the gross amount of i including part-time activities case was commenced. Stamaintains, or has maintaine beginning and ending dates under chapter 12 or chapte joint petition is not filed.)  AMOUNT \$48,881.00 \$18,306.00 \$45,515.00 \$20,861.00 \$22,617.63 \$12,027.75  2. Income other than State the amount of income two years immediately precise parately. (Married debtor unless the spouses are separately. \$4,600.00		

\$2,800.00 2010 YTD Child Support

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATES OF		
NAME AND ADDRESS OF CREDITOR	PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Chase	5/2010	\$2,004.00	\$62,747.00
9451 Corbin Avenue	6/2010		
Northridge, CA 91328	7/2010		
Chrysler Financial	5/2010	\$2,364.00	\$22,745.00
5225 Crooks Rd Ste 140	6/2010		
Troy, MI 48098	7/2010		
Chrysler Financial	5/2010	\$2,262.00	\$22,176.00
5225 Crooks Rd Ste 140	6/2010		•
Troy, MI 48098	7/2010		

B7 (Official Form 7) (04/10) - Cont.

#### **UNITED STATES BANKRUPTCY COURT** SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION

n re:	Ricardo Rodriguez	Case No.	
	Norma L. Rodriguez		(if known)

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

N	or	P

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### None

 $\sqrt{\phantom{a}}$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

#### None $\checkmark$

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### None

 $\sqrt{\phantom{a}}$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None  $\square$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### None

 $\checkmark$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/10) - Cont.

#### UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION

n re:	Ricardo Rodriguez	Case No.	
	Norma L. Rodriguez		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

		Continuation Sheet No. 2		
	9. Payments related to debt counseling or bankruptcy  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.			
None				
		DATE OF PAYMENT,		
		NAME OF PAYER IF	AMOUNT OF MONEY OR DESCRIPTION	
	NAME AND ADDRESS OF PAYEE	OTHER THAN DEBTOR	AND VALUE OF PROPERTY	
	The Stone Law Firm, P.C.	07/20/2010	\$576.00 Attorney's fees	

4900 N. 10th St. Northtowne Centre, A-2 McAllen, TX 78504

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 $\sqrt{\phantom{a}}$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None  $\sqrt{\phantom{a}}$ 

List all property owned by another person that the debtor holds or controls.

## 15. Prior address of debtor

None  $\sqrt{\phantom{a}}$ 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

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B7 (Official Form 7) (04/10) - Cont.

#### **UNITED STATES BANKRUPTCY COURT** SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION

In re: Ricardo Rodriguez Case No. Norma L. Rodriguez (if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses ar	id Former Spouse
----------------	------------------

None  $\mathbf{\Lambda}$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.  $\mathbf{\Lambda}$ 

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 $\overline{\mathbf{Q}}$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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B7 (Official Form 7) (04/10) - Cont.

#### **UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION**

In re:	Ricardo Rodriguez	Case No.	
	Norma L. Rodriguez		(if known)

## STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

[If co	mpleted by an individual or individual and spouse]		
	are under penalty of perjury that I have read the answer hments thereto and that they are true and correct.	rs contained in the	e foregoing statement of financial affairs and any
Date	07/27/2010	Signature of Debtor	/s/ Ricardo Rodriguez Ricardo Rodriguez
Date	07/27/2010	Signature	/s/ Norma L. Rodriguez
		of Joint Debtor (if any)	Norma L. Rodriguez

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

## Case 10-70527 Document 1 Filed in TXSB on 07/27/10 Page 38 of 49 07/27/2010 04:24:29pm

B 201B (Form 201B) (12/09)

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION

In re Ricardo Rodriguez
Norma L. Rodriguez

Case No.	
Chapter	13

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### **Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Ricardo Rodriguez	X /s/ Ricardo Rodriguez	07/27/2010
Norma L. Rodriguez	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X /s/ Norma L. Rodriguez	07/27/2010
Case No. (if known)	Signature of Joint Debtor (if any)	Date
Certificate of Complian	nce with § 342(b) of the Bankruptcy Code	
I, Ellen C. Stone , co	ounsel for Debtor(s), hereby certify that I delivered to the	Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.		
/s/ Ellen C. Stone		
Ellen C. Stone, Attorney for Debtor(s)		
Bar No.: 19305000		
The Stone Law Firm, P.C.		
4900 N. 10th St.		
Northtowne Centre, A-2 McAllen, TX 78504		
Phone: (956) 630-2822		
Fax: (956) 631-0742		
E-Mail: estone@ellenstonelaw.com		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

#### UNITED STATES BANKRUPTCY COURT

#### NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299) Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Page 2

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are guite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

#### **UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION**

CASE NO IN RE: Ricardo Rodriguez

Norma L. Rodriguez

CHAPTER 13

	DISCLOSURE OF C	OMPENSATION OF ATTORNE	Y FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bathat compensation paid to me within one ye services rendered or to be rendered on behis as follows:	ar before the filing of the petition in bankru	iptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:	Fixed Fee:	\$3,085.00
	Prior to the filing of this statement I have red	ceived:	\$576.00
	Balance Due:	<u>-</u>	\$2,509.00
2.	The source of the compensation paid to me	e was:	
	☑ Debtor ☐ Othe	er (specify)	
3.	The source of compensation to be paid to n	ne is:	
	☑ Debtor ☐ Othe	er (specify)	
4.	✓ I have not agreed to share the above-cassociates of my law firm.	disclosed compensation with any other per	son unless they are members and
		osed compensation with another person o e agreement, together with a list of the na	
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situation bankruptcy; b. Preparation and filing of any petition, sch. Representation of the debtor at the meet	n, and rendering advice to the debtor in de nedules, statements of affairs and plan wh	etermining whether to file a petition in ich may be required;
3.	By agreement with the debtor(s), the above	e-disclosed fee does not include the following	ng services:
		CERTIFICATION	
	I certify that the foregoing is a complete representation of the debtor(s) in this bankr	statement of any agreement or arrangeme uptcy proceeding.	ent for payment to me for
	07/27/2010	/s/ Ellen C. Stone	
	Date	Ellen C. Stone The Stone Law Firm, P.C. 4900 N. 10th St. Northtowne Centre, A-2 McAllen, TX 78504 Phone: (956) 630-2822 / Fax: (95	Bar No. 19305000
	/s/ Ricardo Rodriguez	lol Norma I. Dadrin	1107
	Ricardo Rodriguez	/s/ Norma L. Rodrig  Norma L. Rodriguez	u <del>u</del>
		_	

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#### **UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION**

IN RE: Ricardo Rodriguez

Norma L. Rodriguez

CASE NO

CHAPTER

### **VERIFICATION OF CREDITOR MATRIX**

know	The above named Debtor hereby verifies that the ledge.	attached	ist of creditors is true and correct to the best of his/her
Date	07/27/2010	Signature	_/s/ Ricardo Rodriguez  Ricardo Rodriguez
Date	07/27/2010	Signature	(Allowed Batimes

Ais Services Llc 50 California St Ste 150 San Francisco, CA 94111

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

ATLAS CREDIT - Mission 901 N. CONWAY AVE. MISSION, TX 78572

B&w Finance 909 1/2 Conway Mission, TX 78572

Carmel Financial Cor 101 E. Carmel Dr./ Ste 200 Carmel, IN 46032

Ccs/cortrust Bank 500 E 60th St N Sioux Falls, SD 57104

Chase 9451 Corbin Avenue Northridge, CA 91328

Chrysler Financial 5225 Crooks Rd Ste 140 Troy, MI 48098

Citgo Oil / Citibank
Attn: Centralized Bankruptcy
PO Box 20432
Kansas City, MO 64195

Citibank Usa

Attn.: Centralized Bankruptcy

PO Box 20363

Kansas City, MO 64195

Credit First PO Box 818011 Cleveland, OH 44181

Creditors Service c/o McAllen Pathology 860 W Price Rd Brownsville, TX 78520

Creditors Service Bure c/o RGV Anesthesi 860 W Price Rd Brownsville, TX 78520

Creditors Service c/o McAllen Pathology 860 W Price Rd Brownsville, TX 78520

Gemb/jcp
Attention: Bankruptcy
PO Box 103104
Roswell, GA 30076

Gemb/mens Wearhouse PO Box 103104 Atlanta, GA 30328

Gonzalez Fur 2904 S 23rd St Mcallen, TX 78503

Hsbc Bank ATTN: BANKRUPTCY PO BOX 5253 Carol Stream, IL 60197 Hsbc Best Buy Attn: Bankruptcy PO Box 5263 Carol Stream, IL 60197

Hsbc/bose Pob 15521 Wilmington, DE 19805

Hscb/nautl Pob 15521 Wilmington, DE 19805

Jefferson Capital Syst c/o Fingerhut 16 Mcleland Rd Saint Cloud, MN 56303

Lack's Furniture 1300 San Patricia Dr. Pharr, TX 78577

Lacks Valley Stores Lt 1300 San Patricia Pharr, TX 78577

Lowes / MBGA
Attention: Bankruptcy Department
PO Box 103104
Roswell, GA 30076

Merrick Bk PO Box 23356 Pittsburg, PA 15222

Midland Credit Mgmt c/o First Nat'l Ban PO Box 939019 San Diego, CA 92193 Midland Credit Mgmt c/o Aspire Visa PO Box 939019 San Diego, CA 92193

Midland Credit Mgmt c/o First Savings Ba PO Box 939019 San Diego, CA 92193

Nco/inovision-medclr Attn: Bankruptcy 507 Prudential Rd Horsham, PA 19044

Noble Fin 25331 1h 10 West San Antonio, TX 78257

Parra Loan Company 1030 N Conway Ave Mission, TX 78572

Portfolio Rc c/o HSBC Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541

Sears/cbsd Po Box 6189 Sioux Falls, SD 57117

Shell Oil / Citibank
Attn.: Centralized Bankruptcy
PO Box 20507
Kansas City, MO 64195

Sun Loan #120 1015 N Consway Mission, TX 78572 The Stone Law Firm, P.C. 4900 N. 10th St. Northtowne Centre, A-2 McAllen, TX 78504

Tnb-visa PO Box 560284 Dallas, TX 75356

Toledo Finance 102 E. 11th St., Ste. B Mission, TX 78572 Case 10-70527 Document 1 Filed in TXSB on 07/27/10 Page 48 of 49 SOUTHERN/DISTRICTORFZIESZASIN Norma L. Rodriguez Chapter: 13

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Pharr, TX 78577

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San Diego, CA 92193

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Troy, MI 48098

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Carol Stream, IL 60197

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PO Box 939019

San Diego, CA 92193

Citgo Oil / Citibank Hsbc Best Buy

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Wilmington, DE 19805

Nco/inovision-medclr Attn: Bankruptcy 507 Prudential Rd Horsham, PA 19044

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Portfolio Rc c/o HSBC Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541

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Shell Oil / Citibank
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